

17243-00039
PATENTIN THE CLAIMS:

1. (previously presented) A method for operating a computer to facilitate use of a pricing model for evaluating a deal that includes a portfolio of loans, said method comprising the steps of:

prompting a user to enter at least one workload driver for the deal, each workload driver is an element of the deal that is to be reviewed as part of the deal evaluation;

prompting the user to enter a trigger level for each entered workload driver, the trigger level assigned to a workload driver indicates the anticipated level of effort required to review the corresponding workload driver;

prompting the user to enter a weight for each trigger level; and

allocating portfolio and underwriting expenses, based upon workload drivers and the corresponding trigger levels.

2. (original) A method according to Claim 1 further comprising the step of prompting the user to select a computer generated screen tracking actual expenses against projected expenses for the portfolio.

3. (original) A method according to Claim 1 wherein said step of allocating portfolio and underwriting expenses further comprises the step of prompting the user to select a value to allocate to a reserves fund for the portfolio.

4. (original) A method according to Claim 1 wherein said step of allocating portfolio and underwriting expenses further comprises the step of prompting the user to identify if the portfolio is a rollover portfolio.

5. (original) A method according to Claim 1 wherein said step of allocating portfolio and underwriting expenses further comprises the step of prompting the user to configure the portfolio to allocate at least one collection day within the life of the portfolio.

17243-00039
PATENT

6. (original) A method according to Claim 1 wherein the workload drivers comprise collateral performance, excess availability, books and records, risk classification, number of agings, frequency of borrowing, frequency of reporting, co-borrower structure, fixed charge coverage, first time asset based lending borrower and export-import bank guarantee.

7. (previously presented) A database comprising:

data corresponding to workload drivers for a deal, each workload driver is an element of the deal that is to be reviewed as part of a deal evaluation;

data corresponding to a trigger level for each workload driver, the trigger level assigned to a workload driver indicates the anticipated level of effort required to review the corresponding workload driver; and

data corresponding to input and feedback regarding the deal.

8. (previously presented) A database according to Claim 7 wherein said data corresponding to workload drivers comprise data relating to an entity involved in the deal that includes at least one of collateral performance, excess availability, books and records, risk classification, number of agings, frequency of borrowing, frequency of reporting, co-borrower structure, fixed charge coverage, first time asset based lending borrower and export-import bank guarantee.

9. (previously presented) A database according to Claim 8 wherein the trigger levels for the workload drivers collateral performance and books and records comprise at least one of a first trigger level, a second trigger level, and a third trigger level, the first trigger level indicates less of an anticipated level of effort for review as compared to the second trigger level, the second trigger level indicates less of an anticipated level of effort for review as compared to the third trigger level.

10. (original) A database according to Claim 8 wherein the trigger levels for the workload drivers frequency of borrowing and frequency of reporting comprise at least one of monthly, weekly and daily.

17243-00039
PATENT

11. (original) A database according to Claim 8 wherein the trigger levels for the workload driver excess availability comprise at least one of a >25% trigger level, a >5% trigger level, and a <5% trigger level.

12. (original) A database according to Claim 8 wherein the trigger levels for the workload drivers co-borrower structure, first time asset based lending borrower and export-import Bank guarantee comprise yes and no.

13. (previously presented) A database according to Claim 8 wherein the trigger levels for the workload driver risk classification comprise at least one of a performing trigger level, an intermediate trigger level, and a watch trigger level, the performing trigger level indicates less of an anticipated level of effort for review as compared to the intermediate trigger level, the intermediate trigger level indicates less of an anticipated level of effort for review as compared to the watch trigger level.

14. (original) A database according to Claim 8 wherein the trigger levels for the workload driver number of agings comprise at least one of one and greater than one.

15. (original) A database according to Claim 8 wherein the trigger levels for the workload driver fixed charge coverage comprise at least one of a greater than 1.0x trigger level, a less than 1.0x trigger level, and a less than 0.0x trigger level, where x is a fixed charge coverage.

16. (original) A database according to Claim 7 wherein said data corresponding to trigger levels for a workload driver comprise data corresponding to a weighting factor for assigning a weight to be given each workload driver within the deal.

17. (previously presented) A system for evaluating deal economics based on workload requirements, said system comprising:

a database comprising data corresponding to workload drivers and related trigger levels for each deal, each workload driver is an element of a deal that is to be reviewed as part of a deal evaluation, the trigger level assigned to a workload driver indicates the anticipated level of effort required to review the related workload driver, and

17243-00039
PATENT

a server configured to prompt users to select trigger levels for each designated workload driver when entering deal data.

18. (original) A system according to Claim 17 wherein said database comprises data corresponding to at least one of the workload drivers collateral performance, excess availability, books and records, risk classification, number of agings, frequency of borrowing, frequency of reporting, co-borrower structure, fixed charge coverage, first time asset based lending borrower and export-import bank guarantee.

19. (original) A system according to Claim 17 wherein said database comprises data corresponding to a weighting factor for the trigger levels corresponding to a workload driver, the weighting factor used to assign a weight to be given each workload driver within the deal.

20. (original) A system according to Claim 17 wherein said server is configured to cause a screen listing a plurality of workload drivers for a deal to be displayed at a client computer.

21. (original) A system according to Claim 17 wherein for a workload driver, said server causes said client computer to display trigger level selections for each workload driver.

22. (original) A system according to Claim 17 wherein said database comprises data corresponding to input and feedback regarding the deal.

23. (original) A system according to Claim 17 wherein said server is further configured to allocate portfolio expenses based upon a combination of workload drivers, weights assigned to selected trigger levels and feedback regarding the deal.

24. (original) A system according to Claim 23 wherein said server is further configured to allocate portfolio expenses as at least one of origination expenses, underwriting expenses, account management expenses, and overhead expenses.

25. (original) A system according to Claim 24 wherein said server is further configured to determine account management expenses based on a customer workload rating.

17243-00039
PATENT

26. (original) A system according to Claim 17 wherein said server is further configured to calculate a reserves amount for each month of the deal, the reserves amount based upon a loan balance and a reserves percentage.

27. (original) A system according to Claim 26 wherein said server is further configured to calculate a reserves amount based upon identified risks and workload, the impact of workload based upon a risk/workload matrix.

28.-36. (cancelled)

37. (previously presented) A computer-readable medium for evaluating a loan portfolio, comprising:

a record of workload drivers for a loan portfolio, each workload driver is an element of the loan portfolio that is to be reviewed as part of the portfolio evaluation;

a record of trigger levels for each workload driver, each trigger level assigned to a workload driver indicates the anticipated level of effort required to review the corresponding workload driver; and

a plurality of rules for matching workload drivers and trigger levels to one or more loan portfolios.

38. (original) A computer readable medium according to Claim 37 wherein the workload drivers comprise at least one of collateral performance, excess availability, books and records, risk classification, number of agings, frequency of borrowing, frequency of reporting, co-borrower structure, fixed charge coverage, first time asset based lending borrower and export-import bank guarantee.

39. (original) A computer-readable medium according to Claim 37 further comprising a record of weighting factors applied to the trigger levels for each workload driver.

40. (original) A computer-readable medium according to Claim 37 further comprising a record of expenses for the portfolio.

17243-00039
PATENT

41. (original) A computer-readable medium according to Claim 40 further comprising a record identifying if the portfolio is a rollover portfolio.

42. (original) A computer-readable medium according to Claim 37 further comprising a record including at least one of fees, average outstanding balances, amortization schedule, and outplacement assumptions including fee rake and rate skim.

43. (original) A computer-readable medium according to Claim 37 further comprising a record of a deal summary, including at least one of balances, income fees collected, money cost, contributed value and operating expenses, over the life of the deal.

44. (original) A computer-readable medium according to Claim 37 further comprising a record of collection days allocated for a portfolio.

45.-53. (cancelled)

54. (previously presented) A method for determining workloads for a portfolio of deals, said method comprising the steps of:

selecting, from an electronic interface, a number of workload drivers for the portfolio, each workload driver is an element of a deal that is to be reviewed as part of a deal evaluation;

selecting, from the electronic interface, trigger levels for each of the workload drivers, each trigger level assigned to a workload driver indicates the anticipated level of effort required to review the corresponding workload driver; and

requesting, from the electronic interface, a workload rating for the portfolio.

55. (original) A method according to Claim 54 further comprising the step of selecting, from the electronic interface, a weighting factor to be assign to each trigger level.

56. (original) A method according to Claim 54 wherein the workload drivers comprise at least one of collateral performance, excess availability, books and records, risk classification,

17243-00039
PATENT

number of agings, frequency of borrowing, frequency of reporting, co-borrower structure, fixed charge coverage, first time asset based lending borrower and export-import bank guarantee.

57. (original) A method according to Claim 54 further comprising the step of selecting, from the electronic interface, a value to allocate to a reserves fund for the portfolio.

58. (original) A method according to Claim 54 further comprising the step of selecting, from the electronic interface, to generate a strategic relationship scorecard.